

2-25. Cancelled.

26. Cancelled.

27. (Currently amended) The method of claim 26 ~~59~~ ~~wherein entering information into the computer regarding the primary life insurance policy information includes entering~~ further comprising receiving, as part of said input data, information relating to one or more terms of the said primary life insurance policy, and further determining eligibility of said one or more persons for said secondary life insurance policy based said one or more terms.

28. (Currently amended) The method of claim 27 wherein ~~the~~ said one or more terms includes a benefit amount of said primary life insurance policy.

29. (Currently amended) The method of claim 27 wherein ~~the~~ said one or more terms includes a date of issuance of ~~the~~ said primary life insurance policy.

30. (Currently amended) The method of claim 27 wherein ~~the~~ said one or more terms includes an expiration date of ~~the~~ said primary life insurance policy.

31. (Currently amended) The method of claim 27 wherein ~~the~~ said one or more terms includes one or more conditions that would, if met, void ~~the~~ said primary life insurance policy.

32. (Currently amended) The method of claim 27 wherein ~~the~~ said one or more terms includes one or more statements received from at least one of ~~the~~ said one or more persons in connection with ~~the person's health~~ the health of one of said one or more persons.

33. (Currently amended) The method of claim 27 wherein ~~the~~ said one or more terms of the primary life insurance policy includes an age of at least one of ~~the~~ said one or more persons.
34. (Currently amended) The method of claim 27 wherein ~~the~~ said one or more terms of ~~the~~ said primary life insurance policy includes a the total number of ~~the~~ said one or more persons.
35. (Currently amended) The method of claim 27 wherein ~~the~~ said one or more terms of ~~the~~ said primary life insurance policy includes one or more conditions precedent to payment of a said benefit amount.
36. (Currently amended) The method of claim 26 59 ~~wherein entering information into the computer regarding the primary insurer includes entering~~ further comprising receiving, as part of said input data, information related to one or more standards used by the said primary insurer to determine eligibility of the said one or more persons for the said primary life insurance policy.
37. (Currently amended) The method of claim 36 wherein ~~the~~ said one or more standards includes one or more statements received from at least one of ~~the~~ said one or more persons in connection with ~~such~~ said person's health.
38. (Currently amended) The method of claim 36 wherein ~~the~~ said one or more standards includes an age of at least one of ~~the~~ said one or more persons.
39. (Currently amended) The method of claim 36 wherein ~~the~~ said one or more standards includes a profession of at least one of ~~the~~ said one or more persons.
40. (Currently amended) The method of claim 36 wherein ~~the~~ said one or more standards includes a benefit amount of ~~the~~ said primary life insurance policy.

41. (Currently amended) The method of claim 36 wherein ~~the~~ said one or more standards includes a term during which ~~the~~ said primary life insurance policy is effective.

42. (Currently amended) The method of claim 36 wherein ~~the~~ said one or more standards includes one or more responses received from at least one of ~~the~~ said one or more ~~insureds~~ persons in response to one or more antiselection questions.

43. (Currently amended) The method of claim 26 59 wherein ~~the~~ said secondary benefit amount is less than a primary benefit amount provided under ~~the~~ said primary life insurance policy.

44. (Currently amended) The method of claim 26 59 further comprising receiving, as part of said input data, obtaining information from at least one of ~~the~~ said one or more persons in response to one or more queries and further determining eligibility of said one or more persons for said secondary life insurance policy based on said response information.

45. (Currently amended) The method of claim 26 59 further comprising ~~employing~~ receiving, as part of said input data, outcome of one or more risk reduction procedures and further determining eligibility of said one or more persons for said secondary life insurance policy based on said risk reduction procedure outcome.

46. (Currently amended) The method of claim 45 wherein ~~employing~~ one or more risk reduction procedures includes establishing a period of time during which an offer for ~~the~~ said secondary life insurance policy is effective.

47. (Currently amended) The method of claim 45 wherein ~~employing~~ one or more risk reduction procedures includes establishing a period of time within which a payment of a premium for ~~the~~ said secondary life insurance policy is required.

48. (Currently amended) The method of claim ~~26~~ 59 further comprising receiving, as part of said input data, establishing at least one beneficiary of ~~the~~ said secondary life insurance policy.

49. (Currently amended) The method of claim ~~26~~ 48 wherein ~~the~~ said at least one beneficiary of ~~the~~ said secondary life insurance policy includes at least one beneficiary of ~~the~~ said primary life insurance policy.

50. Cancelled.

51. (Currently amended) The system of claim ~~50~~ 60, ~~further comprising at least wherein said~~ output device operatively connected to the broker computer is configured for transmitting to ~~the~~ said customer computer via the network information regarding ~~the~~ said secondary life insurance policy.

52. (Currently amended) The system of claim ~~50~~ 60 wherein the broker computer is communicatively connected to at least one primary insurer computer via the network.

53. (Previously presented) The system of claim 52, wherein the broker computer and the primary insurer are communicatively connected to one or more databases via the network, the one or more databases including information related to at least one of: the one or more persons, the primary life insurance policy and the primary insurer.

54. (Currently amended) The system of claim ~~50~~ 60 wherein the broker computer is communicatively connected to one or more databases via the network, the one or more databases including information related to at least one of the one or more persons, the primary life insurance policy and the primary insurer.

55-58. Cancelled.

59. (New) A computer-implemented method for providing additional insurance for one or more persons as a secondary insurance policy provided by a secondary insurer based on an underwriting evaluation a select primary insurer uses to determine the eligibility of said one or more persons for a primary insurance policy, the computer-implemented method comprising:

providing a computer configured for receiving input data and for processing and converting said input data into output data defining said secondary insurance policy, said secondary insurance policy being independent in effect from and without affect to said primary insurance policy and any benefits of said primary insurance policy;

receiving, as part of said input data, one or more underwriting standards said select primary insurer uses in said underwriting evaluation to determine the eligibility of said one or more persons for said primary insurance policy,

processing and converting said input data into said output data includes determining whether said one or more underwriting standards meets one or more criteria said secondary insurer applies to select a primary insurer from a plurality of primary insurers and to determine if said secondary insurer can rely upon said underwriting evaluation of said select primary insurer to determine the eligibility of said one or more persons for said secondary insurance policy;

receiving, as part of said input data, information identifying said one or more persons and at least one secondary benefit amount of said secondary insurance policy;

processing and converting said input data into said output data includes determining eligibility of said one or more persons for said secondary insurance policy based on said one or more underwriting standards and said secondary benefit amount, if said one or more underwriting standards meets said one or more criteria of said secondary insurer;

generating, as part of said output data, an indication of acceptance of said one or more persons for said secondary insurance policy; and

using said output data to define said secondary insurance policy, said secondary insurance policy creating an obligation of said secondary insurer to pay said secondary benefit amount independent of said primary insurance policy and any benefits of said primary insurance policy.

60. (New) An insurance system for providing additional insurance for one or more persons as a secondary insurance policy provided by a secondary insurer based on an underwriting evaluation a select primary insurer uses to determine the eligibility of said one or more persons for a primary insurance policy, the insurance system comprising:

at least one broker computer communicatively connected to a network, the broker computer comprising:

a first input device operatively connected to the broker computer for receiving input data and a second input device operatively connected to the network and to the broker computer for receiving input data via the network from at least one customer computer;

an output device operatively connected to the broker computer for generating output data; and

said broker computer being programmed to receive, as part of said input data, (i) one or more underwriting standards said select primary insurer uses in said underwriting evaluation to determine eligibility of said one or more persons for said primary insurance policy, (ii) information identifying said one or more persons and (iii) at least one secondary benefit amount of said secondary insurance policy;

said broker computer being programmed to determine whether said one or more underwriting standards meets one or more criteria said secondary insurer applies to determine if said secondary insurer may rely upon said underwriting evaluation of said primary insurer to determine the eligibility of said one or more persons for said secondary insurance policy;

said broker computer being further programmed to process said input data to determine the eligibility of said one or more persons for said secondary life insurance based on said one or more underwriting standards and said secondary benefit amount, if said one or more underwriting standards meets said one or more criteria of said second insurer; and

said broker computer being programmed to generate, as part of said output data, an indication of acceptance of said one or more persons for said secondary insurance policy, and to generate output data defining said secondary insurance policy.

61. (New) A method of providing additional insurance as a second insurance policy covering one or more persons based on an underwriting evaluation performed to determine the eligibility of the one or more persons for a first insurance policy, the method comprising:

identifying one or more underwriting standards a primary insurer uses in said underwriting evaluation to determine the eligibility of said one or more persons for said first insurance policy;

determining whether said one or more underwriting standards said primary insurer uses meets one or more criteria a secondary insurer applies to select said primary insurer from a plurality of primary insurers and to determine whether said secondary insurer can rely on said underwriting evaluation of said primary insurer to determine the eligibility of said one or more persons for said second insurance policy, said second insurance policy being independent in effect from and without affect to said first insurance policy;

determining the eligibility of said one or more persons based on at least information identifying said one or more persons and at least one benefit amount of said second insurance policy, if said one or more underwriting standards of said primary insurer meets said one or more criteria of said secondary insurer; and

if said one or more persons are determined to be eligible for said second insurance policy, providing information to define said second insurance policy, wherein

said second insurance policy creates an obligation of said secondary insurer to pay said at least one benefit amount independent of said first insurance policy and any benefits of said first insurance policy.

62. (New) The method of claim 61 wherein the second insurance policy covers at least one risk different from at least one risk the first insurance policy covers.

63. (New) The method of claim 61 wherein the second insurance policy covers at least one risk that is the same as at least one risk the first insurance policy covers.